

Table 49 : Liabilities and Assets of Regional Rural Banks - 1998-99
(Part 6 of 11)

(Amount in Rs. lakh)						
Items	As on 31st March					
	Kashi		Kisan		Kolar	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(181)	(182)	(183)	(184)	(185)	(186)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(1.1)	(0.9)	(0.8)	(0.7)
2. Reserves and Surplus	2010	2528	908	1554	1483	1483
	(10.3)	(9.9)	(9.9)	(14.0)	(12.0)	(10.7)
3. Deposits	16325	21464	6675	7876	7932	9323
	(83.3)	(83.9)	(72.9)	(70.9)	(64.5)	(67.2)
3.1. Demand deposits	432	1034	438	674	347	386
3.2. Savings bank deposits	6774	8981	3695	4185	2711	2872
3.3. Term deposits	9119	11449	2542	3017	4874	6066
4. Borrowings	780	937	883	948	2241	2329
	(4.0)	(3.7)	(9.6)	(8.5)	(18.2)	(16.8)
4.1. From banks*	20	20	73	74	371	392
4.2. From others	760	917	810	874	1870	1937
5. Other liabilities	375	567	586	629	551	632
	(1.9)	(2.2)	(6.4)	(5.7)	(4.5)	(4.6)
5.1. Bills Payable	--	--	23	18	274	274
5.2. Inter-office adjustments	--	25	--	--	28	88
5.3. Interest accrued	14	12	13	16	60	39
5.4. Others (including provisions)	361	529	549	594	188	231
Total Liabilities	19591	25596	9151	11107	12307	13867
1. Cash in hand	234	245	110	120	343	274
	(1.2)	(1.0)	(1.2)	(1.1)	(2.8)	(2.0)
2. Balances with RBI	480	636	205	257	221	329
	(2.5)	(2.5)	(2.2)	(2.3)	(1.8)	(2.4)
3. Balances with banks in India	6402	9343	280	4551	3428	4275
	(32.7)	(36.5)	(3.1)	(41.0)	(27.9)	(30.8)
4. Money at call and short notice	--	--	3534	--	--	--
	(--)	(--)	(38.6)	(--)	(--)	(--)
5. Investments	4746	6821	691	989	1940	2562

	(24.2)	(26.6)	(7.6)	(8.9)	(15.8)	(18.5)
6. Advances	3766	4589	2418	2867	5160	5596
	(19.2)	(17.9)	(26.4)	(25.8)	(41.9)	(40.4)
6.1. Bills purchased and discounted	102	155	--	--	3	1
6.2. Cash credits, overdrafts & loans	507	663	601	389	3184	3780
6.3. Term loans	3156	3771	1817	2478	1973	1814
7. Fixed Assets	25	28	22	26	24	30
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
8. Other Assets	3937	3933	1892	2298	1189	801
	(20.1)	(15.4)	(20.7)	(20.7)	(9.7)	(5.8)
8.1. Inter - office adjustments (net)	16	--	--	54	--	--
8.2. Interest accrued	541	767	238	613	147	168
8.3. Others	3381	3165	1654	1632	1043	634
Total Assets	19591	25596	9151	11107	12307	13867
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Koraput Panchabati Gramin Bank		Kosi Kshetriya Gramin Bank		Krishna Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(187)	(188)	(189)	(190)	(191)	(192)
1. Capital	100	100	100	100	100	100
	(0.5)	(0.4)	(0.5)	(0.4)	(0.5)	(0.4)
2. Reserves and Surplus	87	724	--	--	--	1783
	(0.5)	(3.1)	(--)	(--)	(--)	(6.4)
3. Deposits	12019	13923	16794	20584	13691	15861
	(63.5)	(60.2)	(81.0)	(84.0)	(61.7)	(56.8)
3.1. Demand deposits	2055	1661	862	1532	618	582
3.2. Savings bank deposits	5312	6654	7512	8653	4282	4959
3.3. Term deposits	4652	5608	8420	10399	8792	10320
4. Borrowings	2975	3680	668	754	6209	6888
	(15.7)	(15.9)	(3.2)	(3.1)	(28.0)	(24.7)
4.1. From banks*	240	304	7	12	1066	1322
4.2. From others	2734	3376	661	743	5143	5567
5. Other liabilities	3735	4710	3163	3063	2180	3298
	(19.7)	(20.4)	(15.3)	(12.5)	(9.8)	(11.8)
5.1. Bills Payable	--	--	--	--	80	44
5.2. Inter-office adjustments	--	--	26	42	6	63
5.3. Interest accrued	806	1110	10	12	1487	1970

5.4. Others (including provisions)	2930	3601	3127	3008	607	1221
Total Liabilities	18916	23137	20725	24502	22181	27931
1. Cash in hand	132	77	210	285	261	303
	(0.7)	(0.3)	(1.0)	(1.2)	(1.2)	(1.1)
2. Balances with RBI	314	393	486	607	471	614
	(1.7)	(1.7)	(2.3)	(2.5)	(2.1)	(2.2)
3. Balances with banks in India	690	1113	6689	8874	4077	945
	(3.6)	(4.8)	(32.3)	(36.2)	(18.4)	(3.4)
4. Money at call and short notice	--	--	--	--	--	5110
	(--)	(--)	(--)	(--)	(--)	(18.3)
5. Investments	7728	9591	200	212	2600	4774
	(40.9)	(41.5)	(1.0)	(0.9)	(11.7)	(17.1)
6. Advances	8072	9703	5369	6077	11861	13609
	(42.7)	(41.9)	(25.9)	(24.8)	(53.5)	(48.7)
6.1. Bills purchased and discounted	--	--	--	--	--	--
6.2. Cash credits, overdrafts & loans	4459	4081	877	1249	7261	9029
6.3. Term loans	3613	5623	4492	4828	4600	4579
7. Fixed Assets	23	23	38	38	36	35
	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)
8. Other Assets	1958	2237	7733	8408	2875	2541
	(10.3)	(9.7)	(37.3)	(34.3)	(13.0)	(9.1)
8.1. Inter - office adjustments (net)	915	1045	17	11	32	1
8.2. Interest accrued	453	693	722	834	699	986
8.3. Others	590	499	6994	7564	2144	1555
Total Assets	18916	23137	20725	24502	22181	27931
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Kshetriya		Kutch		K.Kisan	
	Gramin Bank		Gramin Bank		Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(193)	(194)	(195)	(196)	(197)	(198)
1. Capital	100	100	100	100	100	100
	(0.6)	(0.5)	(1.2)	(0.9)	(1.1)	(1.0)
2. Reserves and Surplus	1661	2570	1	756	754	1
	(10.5)	(13.6)	(--)	(6.9)	(8.3)	(--)
3. Deposits	12230	13711	6659	8159	6716	8618
	(77.0)	(72.7)	(77.3)	(74.7)	(74.1)	(79.2)

3.1. Demand deposits	472	467	182	228	178	242
3.2. Savings bank deposits	5359	5559	2793	2680	2029	3688
3.3. Term deposits	6398	7686	3685	5252	4509	4688
4. Borrowings	1195	1593	842	960	817	1046
	(7.5)	(8.4)	(9.8)	(8.8)	(9.0)	(9.6)
4.1. From banks*	40	94	56	82	76	80
4.2. From others	1156	1498	786	878	741	966
5. Other liabilities	693	883	1014	950	676	1115
	(4.4)	(4.7)	(11.8)	(8.7)	(7.5)	(10.2)
5.1. Bills Payable	17	15	17	25	13	15
5.2. Inter-office adjustments	--	--	27	--	25	44
5.3. Interest accrued	79	96	21	713	475	28
5.4. Others (including provisions)	597	772	949	212	163	1028
Total Liabilities	15879	18857	8616	10926	9063	10880
1. Cash in hand	193	215	152	69	105	119
	(1.2)	(1.1)	(1.8)	(0.6)	(1.2)	(1.1)
2. Balances with RBI	375	411	197	265	215	261
	(2.4)	(2.2)	(2.3)	(2.4)	(2.4)	(2.4)
3. Balances with banks in India	3559	8052	2010	1813	2025	2745
	(22.4)	(42.7)	(23.3)	(16.6)	(22.3)	(25.2)
4. Money at call and short notice	2876	--	--	--	--	--
	(18.1)	(--)	(--)	(--)	(--)	(--)
5. Investments	491	576	396	5093	3769	646
	(3.1)	(3.1)	(4.6)	(46.6)	(41.6)	(5.9)
6. Advances	5177	6032	3543	2876	2090	4417
	(32.6)	(32.0)	(41.1)	(26.3)	(23.1)	(40.6)
6.1. Bills purchased and discounted	--	--	--	1	25	--
6.2. Cash credits, overdrafts & loans	483	713	257	651	418	325
6.3. Term loans	4694	5319	3286	2224	1646	4066
7. Fixed Assets	21	27	19	45	28	26
	(0.1)	(0.1)	(0.2)	(0.4)	(0.3)	(0.2)
8. Other Assets	3187	3545	2299	765	832	2693
	(20.1)	(18.8)	(26.7)	(7.0)	(9.2)	(24.8)
8.1. Inter - office adjustments (net)	47	35	--	3	--	--
8.2. Interest accrued	444	729	157	50	27	227
8.3. Others	2695	2780	2143	712	805	2466
Total Assets	15879	18857	8616	10926	9063	10880

	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	(Amount in Rs. lakh)					
	As on 31st March					
	Lakhimi Gaonlia Bank	Langpi Dehangi Rural Bank	Madhubani Kshetriya Gramin Bank			
Items	1998 (199)	1999 (200)	1998 (201)	1999 (202)	1998 (203)	1999 (204)
1. Capital	96 (0.7)	96 (0.6)	84 (1.9)	84 (1.4)	100 (1.1)	100 (1.0)
2. Reserves and Surplus	- (-)	- (-)	772 (17.3)	1107 (18.4)	- (-)	- (-)
3. Deposits	12457 (89.8)	15097 (89.4)	2753 (61.6)	3653 (60.7)	7566 (86.5)	8938 (91.3)
3.1. Demand deposits	972	1013	251	405	271	770
3.2. Savings bank deposits	6014	7618	1410	1961	3239	3132
3.3. Term deposits	5471	6466	1092	1287	4056	5036
4. Borrowings	782 (5.6)	717 (4.2)	295 (6.6)	238 (3.9)	242 (2.8)	382 (3.9)
4.1. From banks*	3	-	25	25	-	-
4.2. From others	779	717	270	213	242	382
5. Other liabilities	538 (3.9)	978 (5.8)	569 (12.7)	936 (15.5)	834 (9.5)	368 (3.8)
5.1. Bills Payable	-	-	-	-	-	-
5.2. Inter-office adjustments	4	3	-	-	-	-
5.3. Interest accrued	118	115	209	277	3	10
5.4. Others (including provisions)	417	860	360	658	831	358
Total Liabilities	13874	16888	4473	6017	8742	9788
1. Cash in hand	130 (0.9)	159 (0.9)	17 (0.4)	19 (0.3)	64 (0.7)	74 (0.8)
2. Balances with RBI	375 (2.7)	456 (2.7)	87 (1.9)	115 (1.9)	230 (2.6)	272 (2.8)
3. Balances with banks in India	1499 (10.8)	2353 (13.9)	730 (16.3)	353 (5.9)	3031 (34.7)	3366 (34.4)
4. Money at call and short notice	- (-)	- (-)	- (-)	- (-)	- (-)	- (-)
5. Investments	5436	7497	1271	2670	-	100

	(39.2)	(44.4)	(28.4)	(44.4)	(-)	(1.0)
6. Advances	1807	2208	757	1108	1799	1785
	(13.0)	(13.1)	(16.9)	(18.4)	(20.6)	(18.2)
6.1. Bills purchased and discounted	-	-	-	-	-	-
6.2. Cash credits, overdrafts & loans	517	583	259	384	195	299
6.3. Term loans	1290	1625	499	724	1604	1486
7. Fixed Assets	25	26	8	8	9	11
	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
8. Other Assets	4602	4188	1603	1744	3610	4180
	(33.2)	(24.8)	(35.8)	(29.0)	(41.3)	(42.7)
8.1. Inter - office adjustments (net)	-	-	11	2	-	-
8.2. Interest accrued	53	68	144	162	180	207
8.3. Others	4549	4120	1448	1580	3430	3973
Total Assets	13874	16888	4473	6017	8742	9788
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Magadh Gramin Bank		Mahakaushal Kshetriya Gramin Bank		Malaprabha Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(205)	(206)	(207)	(208)	(209)	(210)
1. Capital	100	100	100	100	100	100
	(0.3)	(0.2)	(2.4)	(2.4)	(0.2)	(0.2)
2. Reserves and Surplus	1568	2256	-	-	1613	2748
	(4.1)	(4.9)	(-)	(-)	(3.2)	(4.7)
3. Deposits	30522	37415	3311	3312	29783	37890
	(79.3)	(81.4)	(78.0)	(80.6)	(59.9)	(64.4)
3.1. Demand deposits	693	674	267	238	848	1052
3.2. Savings bank deposits	15849	19937	1544	1323	10848	12832
3.3. Term deposits	13980	16804	1499	1751	18087	24005
4. Borrowings	1030	1472	41	58	15062	14393
	(2.7)	(3.2)	(1.0)	(1.4)	(30.3)	(24.5)
4.1. From banks*	130	130	-	-	3209	3069
4.2. From others	900	1342	41	58	11853	11325
5. Other liabilities	5292	4697	795	642	3147	3695
	(13.7)	(10.2)	(18.7)	(15.6)	(6.3)	(6.3)
5.1. Bills Payable	76	51	25	53	580	797
5.2. Inter-office adjustments	800	654	-	-	254	278
5.3. Interest accrued	40	49	171	229	241	222

5.4. Others (including provisions)	4376	3942	599	359	2072	2398
Total Liabilities	38512	45938	4247	4112	49705	58826
1. Cash in hand	370	409	114	107	1040	1451
	(1.0)	(0.9)	(2.7)	(2.6)	(2.1)	(2.5)
2. Balances with RBI	942	1170	101	110	894	1107
	(2.4)	(2.5)	(2.4)	(2.7)	(1.8)	(1.9)
3. Balances with banks in India	8578	12686	1439	1220	11074	14816
	(22.3)	(27.6)	(33.9)	(29.7)	(22.3)	(25.2)
4. Money at call and short notice	-	-	-	-	-	-
	(-)	(-)	(-)	(-)	(-)	(-)
5. Investments	13715	16403	-	70	6779	8289
	(35.6)	(35.7)	(-)	(1.7)	(13.6)	(14.1)
6. Advances	9413	10239	994	717	26748	29211
	(24.4)	(22.3)	(23.4)	(17.4)	(53.8)	(49.7)
6.1. Bills purchased and discounted	-	-	90	-	30	70
6.2. Cash credits, overdrafts & loans	770	1200	142	139	12879	14311
6.3. Term loans	8643	9039	762	578	13839	14831
7. Fixed Assets	43	44	11	10	162	185
	(0.1)	(0.1)	(0.3)	(0.2)	(0.3)	(0.3)
8. Other Assets	5450	4987	1588	1878	3008	3767
	(14.2)	(10.9)	(37.4)	(45.7)	(6.1)	(6.4)
8.1. Inter - office adjustments (net)	-	-	13	38	-	-
8.2. Interest accrued	1480	2343	6	17	141	230
8.3. Others	3971	2644	1569	1823	2868	3537
Total Assets	38512	45938	4247	4112	49705	58826
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Items	Mallabhum Gramin Bank		Malwa Gramin Bank		Mandla Balaghat Kshetriya Gramin Bank	
	1998	1999	1998	1999	1998	1999
	(211)	(212)	(213)	(214)	(215)	(216)
1. Capital	100	100	100	100	100	100
	(0.2)	(0.2)	(1.2)	(1.0)	(1.7)	(1.5)
2. Reserves and Surplus	758	1639	533	845	1	1
	(1.9)	(3.3)	(6.4)	(8.2)	(-)	(-)
3. Deposits	33983	42456	5285	6549	4996	5870

	(83.8)	(84.3)	(63.6)	(63.3)	(87.2)	(86.7)
3.1. Demand deposits	256	207	178	281	616	647
3.2. Savings bank deposits	12423	15137	1846	2157	1848	2062
3.3. Term deposits	21304	27112	3261	4110	2532	3161
4. Borrowings	2108	2158	1785	1983	125	167
	(5.2)	(4.3)	(21.5)	(19.2)	(2.2)	(2.5)
4.1. From banks*	-	-	396	460	125	-
4.2. From others	2108	2158	1389	1522	-	167
5. Other liabilities	3604	3988	603	876	510	635
	(8.9)	(7.9)	(7.3)	(8.5)	(8.9)	(9.4)
5.1. Bills Payable	-	-	8	60	-	-
5.2. Inter-office adjustments	-	-	9	94	-	-
5.3. Interest accrued	457	743	329	416	29	36
5.4. Others (including provisions)	3147	3244	258	307	481	598
Total Liabilities	40552	50341	8306	10353	5733	6773
1. Cash in hand	397	369	35	38	150	92
	(1.0)	(0.7)	(0.4)	(0.4)	(2.6)	(1.4)
2. Balances with RBI	1058	1290	169	203	142	180
	(2.6)	(2.6)	(2.0)	(2.0)	(2.5)	(2.7)
3. Balances with banks in India	707	777	3020	3835	1319	1690
	(1.7)	(1.5)	(36.4)	(37.0)	(23.0)	(25.0)
4. Money at call and short notice	9976	13429	-	-	1240	1100
	(24.6)	(26.7)	(-)	(-)	(21.6)	(16.2)
5. Investments	9020	11380	1301	1705	-	200
	(22.2)	(22.6)	(15.7)	(16.5)	(-)	(3.0)
6. Advances	11634	14392	3231	3878	1144	1238
	(28.7)	(28.6)	(38.9)	(37.5)	(19.9)	(18.3)
6.1. Bills purchased and discounted	-	-	-	-	1	-
6.2. Cash credits, overdrafts & loans	107	110	1923	2399	191	208
6.3. Term loans	11527	14282	1308	1479	952	1030
7. Fixed Assets	37	38	12	11	8	9
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
8. Other Assets	7722	8666	539	683	1730	2264
	(19.0)	(17.2)	(6.5)	(6.6)	(30.2)	(33.4)
8.1. Inter - office adjustments (net)	26	57	-	-	72	183
8.2. Interest accrued	1583	2228	523	659	105	298
8.3. Others	6113	6381	16	24	1553	1783

Total Assets	40552	50341	8306	10353	5733	6773
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Notes : 1. Figures in bracket indicate percent share in total.

2. *Including Reserve Bank of India.

- : Nil or negligible.

Source : Annual accounts of banks.